

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF MASSACHUSETTS  
WESTERN DIVISION

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In re: )  
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JOSEPH A. MUNGER and ) CHAPTER 7  
LINDA L. MUNGER )  
 )  
Debtor ) 07-40439-JBR  
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**DEBTORS' OPPOSITION TO CREDITOR, FORD MOTOR COMPANY'S,  
MOTION FOR RELIEF FROM AUTOMATIC STAY**

The Debtors, Joseph Munger and Linda Munger, hereby oppose the Creditor, Ford Motor Company's, Motion For Relief From Stay. As reasons therefore, the Debtors states as follows:

1. The Debtors admit the allegations in paragraph 1 of the Motion.
2. The Debtors admit the allegations in paragraph 2 of the Motion.
3. The Debtors admit the allegations in paragraph 3 of the Motion.
4. The Debtors admit the allegations in paragraph 4 of the Motion.
5. The Debtors admits the allegations in paragraph 5 of the Motion
6. The Debtor admits the allegations in paragraph 6 of the Motion.
7. The Debtors admit that they are one month behind in its monthly payments to the Creditor, for the March 24 payment, and deny the remaining allegations in paragraph 7 of the Motion.
8. The Debtors deny the allegations in paragraph 8 of the Motion.
9. The Debtors admit the allegations in paragraph 9 of the Motion.

10. The Debtors admit that they are still using the vehicle, but deny that their continued use will render it useless.
11. The Debtors deny the allegations in paragraph 11 of the Motion.
12. The Debtors deny the allegations in paragraph 12 of the Motion.
13. No answer required.

The Debtors further state that they are only in arrears by one month and have continued making payments to the Creditor. Accordingly, the Debtors ask that the Motion be denied, as long as the Debtors are still making monthly payments.

WHEREFORE, the Debtor requests that this Court deny the Creditor's Motion For Relief From Stay.

Debtors By Their Attorney,

/s/ Leonard A. Frisoli  
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Dated:4/23/07

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Certificate of Service

I, Leonard A. Frisoli, hereby certify that a true copy of the Debtors' Opposition To The Creditor's Motion For Relief From Automatic Stay, was served upon the attorney of record for each party stated below, by mail and/or ECF, on April 23, 2007.

/s/ Leonard A. Frisoli  
Leonard A. Frisoli

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